

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Younes S. Wadi
 Debtor

Case No. 17-14885-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 48

Date Rcvd: Oct 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2017.

db +Younes S. Wadi, 7225 Large Street, Philadelphia, PA 19149-1102
 13954191 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 13954194 +Belden Jewelers/Sterling Jewelers, Inc., Attn: Bankruptcy, Po Box 1799, Akron, OH 44309-1799
 13954202 +Diversified Consultants, Inc, PO Box 1391, Southgate, MI 48195-0391
 13954203 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
 13954207 +First National Collection Bureau, Inc., 610 Waltham Way, Sparks, NV 89434-6695
 13954208 +Hao Kun Zheng, 101 Tanglewood Lane, Newtown Square, PA 19073-4043
 13954209 +Hao Kun Zheng, 931 Arch Street, Philadelphia, PA 19107-2432
 13954214 +PGW, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
 13954215 +Premium Realty Castor, Inc., 6913 Castor Avenue, Philadelphia, PA 19149-1702
 13969073 +Santander Consumer USA Inc., c/o Rebecca A. Solarz, Esq., KML Law Group PC, 701 Market St., Ste 5000, Phila., PA 19106-1541
 13954217 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 13954218 +Sprint, PO Box 629023, El Dorado Hills, CA 95762-9023
 13954219 +Sst/cigpf1c, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
 13954227 +US Asset Management Inc., c/o EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
 13954229 +Verizon Wireless, 1300 S. Columbus Blvd., Ste 11A, Philadelphia, PA 19147-5506
 13954230 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Oct 28 2017 01:23:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
 smg E-mail/Text: bankruptcy@phila.gov Oct 28 2017 01:27:10 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 28 2017 01:26:33 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 28 2017 01:27:06 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13954192 +EDI: CINGMIDLAND.COM Oct 28 2017 01:23:00 AT&T, PO Box 6463, Carol Stream, IL 60197-6463
 13954193 +EDI: CINGMIDLAND.COM Oct 28 2017 01:23:00 AT&T Mobility, PO Box 537104, Atlanta, GA 30353-7104
 13954190 +E-mail/Text: banko@acsnv.com Oct 28 2017 01:27:07 Allied Collection Services, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194
 13954195 +EDI: CAPITALONE.COM Oct 28 2017 01:23:00 Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
 13954196 +EDI: CHASE.COM Oct 28 2017 01:23:00 Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
 13954197 +EDI: WFNNB.COM Oct 28 2017 01:23:00 Comenity Bank/Express, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 13954198 +EDI: WFNNB.COM Oct 28 2017 01:23:00 Comenity Bank/srvcmrch, Po Box 182789, Columbus, OH 43218-2789
 13954199 +EDI: WFNNB.COM Oct 28 2017 01:23:00 Comenitycapital/boscov, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 13954200 +EDI: WFNNB.COM Oct 28 2017 01:23:00 Comenitycapital/zlotlt, Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 13954201 +EDI: CCS.COM Oct 28 2017 01:23:00 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
 13954205 +E-mail/Text: bknotice@erccollections.com Oct 28 2017 01:26:57 ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 13954206 +EDI: BLUESTEM Oct 28 2017 01:23:00 Fingerhut, 6250 Ridgewood Rd, St Cloud, MN 56303-0820
 13954210 EDI: JEFFERSONCAP.COM Oct 28 2017 01:23:00 Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
 13954212 +E-mail/Text: bknotices@mbandw.com Oct 28 2017 01:27:05 McCarthy, Burgess & Wolff, 26000 Cannon Road, Cleveland, OH 44146-1807
 13954213 +E-mail/Text: bankruptcygroup@peco-energy.com Oct 28 2017 01:26:27 PECO, 2301 Market Street, N3-1, Philadelphia, PA 19103-1380
 13955705 +EDI: PRA.COM Oct 28 2017 01:23:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 13954216 +EDI: CHRM.COM Oct 28 2017 01:23:00 Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
 13954217 EDI: CBS7AVE Oct 28 2017 01:23:00 Seventh Avenue, 1112 7th Avenue, Monroe, WI 53566-1364
 13954220 +EDI: RMSC.COM Oct 28 2017 01:23:00 Syncb/PLCC, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
 13954221 +EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
 13954222 +EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

13954223 +EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13954224 +EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank/PC Richards & Sons, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13954225 +EDI: RMSC.COM Oct 28 2017 01:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
13954226 +EDI: WTRRNBNK.COM Oct 28 2017 01:23:00 Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
13954228 +EDI: VERIZONWIRE.COM Oct 28 2017 01:23:00 Verizon, PO Box 25505, Lehigh Valley, PA 18002-5505
13954231 +EDI: WFFC.COM Oct 28 2017 01:23:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
13954232 +EDI: WFFC.COM Oct 28 2017 01:23:00 Wells Fargo Bank Nv Na, Attn: Deposits Bankruptcy MAC# P6103-05K, Po Box 3908, Portland, OR 97208-3908
TOTAL: 32

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13954204* +EOS-CCA, 700 Longwater Dr., Norwell, MA 02061-1624
13970100* +Santander Consumer USA Inc., c/o Rebecca A. Solarz, Esq., KML Law Group PC, 701 Market St., Ste. 5000, Phila., PA 19106-1541
13954211 ##+JULIUS E CRAWFORD, 6419 Market Street, Upper Darby, PA 19082-1824
TOTALS: 0, * 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2017 at the address(es) listed below:

CHRISTIAN A. DICICCO on behalf of Debtor Younes S. Wadi cdicicco@myphillybankruptcylawyer.com, christianadicicco@gmail.com
REBECCA ANN SOLARZ on behalf of Creditor Specialized Loan Servicing bkgroup@kmllawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor Santander Consumer USA Inc., an Illinois corporation d/b/a Chrysler Capital bkgroup@kmllawgroup.com
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 **Younes S. Wadi**
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing)
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1775**
EIN **-----**
Social Security number or ITIN **-----**
EIN **-----**

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **17-14885-amc**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Younes S. Wadi

10/26/17

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.